

Old Age, Disability, Death

First law: 1968.

Current law: 1973.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 536 CFA francs.

Coverage

Employed persons, members of cooperatives, apprentices, and students. Special systems for public employees and staff of state-owned enterprises. Voluntary insurance available to persons with 6 months of previous social security coverage.

Source of Funds

Insured person: 2.4% of earnings.

Employer: 3.6% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (or 50 if *prematurely aged*) or 30 years of actual coverage. 20 years of paid or credited contributions, and 60 months of contribution during last 10 years. Transitionally, older workers are given special credit for years prior to 1968). Retirement from employment necessary. Not payable abroad, unless reciprocal agreement.

Disability pension: Loss of 2/3 of earning capacity. 5 years of insurance and 6 months of contribution in last year. (No qualifying period if nonoccupational accident.)

Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 20% of average monthly earnings during last 3 or 5 years (whichever is higher), plus 1.33% of earnings for every 12 months of contribution beyond 180.

Minimum pension: 60% of highest minimum wage; maximum, 80% of earnings.

Old-age settlement: Lump sum equal to 1 month's wages per year of insurance, if age 55, retired, and ineligible for pension.

Adjustment: Pensions adjusted periodically for cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average monthly earnings during last 3 or 5 years (whichever is higher), plus 1.33% of earnings for every 12 months of contribution beyond 180. Years under age 55 at time of claim credited as 6-month periods.

Constant-attendance supplement: 50% of pension.

Minimum pension: 60% of highest minimum wage. Maximum, 80% of earnings.

Adjustment: Pensions adjusted periodically for cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow age 40 or disabled or to dependent disabled widower.

Orphans: 25% of pension of insured for each orphan under age 16 (18 if apprentice, 21 if student or disabled); 40% for each full orphan.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum equal to 1 month's basic pension for each 6 months of deceased's insurance, if ineligible for pension.

Adjustment: Pensions adjusted periodically for cost-of-living changes.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of program; managed by tripartite council and director.

Sickness and Maternity

First law: 1956.

Current law: 1973.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Qualifying Conditions

Cash maternity benefits: 12 months of insurance before confinement.

Sickness and Maternity Benefits

Sickness benefits: None under insurance. (Labor code requires employers to provide paid sick leave.)

Maternity benefit: 100% of average daily earnings (employer pays half). Payable for up to 8 weeks before and 6 weeks after confinement (extended up to 3 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: None under insurance. (Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of program.

Work Injury

First law: 1964.

Current law: 1973.

Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, apprentices, and students.

Source of Funds

Insured person: None.

Employer: 2.5% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily earnings, plus family allowances (see below). Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average earnings if total incapacity. For partial incapacity, percent of full pension proportionate to degree of disability.

Lump sum of 3 years' pension paid if disability less than 20%.

Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical, dental, and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured. Payable to widow or dependent disabled widower.

Orphans: 10% of earnings for each orphan, or 15% for each full orphan under age 16 (18 if apprentice, 21 if student or disabled).

Dependent parents: 10% of earnings each.

Maximum survivor pensions: 100% of permanent total disability pension of insured.

Funeral grant: 30 days' average earnings of insured.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of contributions and benefits. Employers must insure liability with fund.

Government: None.

Qualifying Conditions

Family allowances: Child must be under age 16 (18 if apprentice, 21 if student or disabled). Parent must have had 3 consecutive months of employment and be currently working 18 days a month (or be social insurance beneficiary).

Prenatal allowance subject to medical examinations specified in law.

Family Allowance Benefits

Family allowances: 2,000 francs a month for each child through the 6th.

Prenatal allowance: 500 francs a month during pregnancy (paid in 3 installments).

Birth grant: Lump sum of 6,000 francs for each of first 3 births.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of program.

Employers may pay benefits directly to their employees.

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Family Allowances

First law: 1956.

Current law: 1973.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children. Also pensioners caring for dependent children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 10% of payroll.